

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:	{	CHAPTER 13
	{	
Raymond Oscar Hudson,	{	CASE NO. 12-64604-JRS
Yahirah Caridad Hudson,	{	
	{	
DEBTORS.	{	

MOTION TO RATIFY USE OF TAX REFUND

COME NOW, Raymond Oscar Hudson and Yahirah Caridad Hudson, Debtors in the above styled Chapter 13 case, and file this Motion to Ratify Use of Tax Refund, and shows the Court the following:

1.

This Court has jurisdiction in this matter pursuant to 28 U.S.C. Section 1334, 28 U.S.C. Section 151 et seq, and 11 U.S.C. 101 et seq.

2.

Venue is appropriate pursuant to 28 U.S.C. Section 1409.

3.

This matter is a core proceeding as defined in 28 U.S.C. Section 157(b)(2)(A).

4.

Debtors filed for relief in the above-styled Chapter 13 case on June 7, 2012.

5.

Debtors received a Federal income tax refund for the tax year 2012 in the amount of \$2,797.00.

6.

Debtors show this Court that according to the Chapter 13 plan they are entitled to retain \$1,200.00. Debtors need to retain the remaining \$1,597.00 as follows: \$747.00 to pay state taxes and Debtor used \$800.00 for business travel expenses.

Wherefore, Movants pray:

- (a) That this Motion be granted;
- (b) That the Debtors' use of their 2012 tax refund in the amount of \$2797.00 is ratified; and
- (c) For such other relief as the Court deem appropriate.

Dated: February 20, 2014

Michael Allain /s/
Michael Allain
Attorney for Debtor
GA Bar No. 698790
Robert J. Semrad & Associates
101 Marietta Street
Suite 3600
Atlanta, GA 30303
(678) 668-7160

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:	{	CHAPTER 13
	{	
Raymond Oscar Hudson,	{	CASE NO. 12-64604-JRS
Yahirah Caridad Hudson,	{	
	{	
DEBTORS.	{	

NOTICE OF HEARING

PLEASE TAKE NOTICE that Raymond Oscar Hudson and Yahirah Caridad Hudson have filed a Motion to Ratify Use of Tax Refund and related papers with the Court seeking an Order approving the motion.

PLEASE TAKE FURTHER NOTICE that the Court will hold a hearing on the Motion to Ratify Use of Tax Refund in **Courtroom 1404, United States Courthouse, 75 Spring Street, S.W., Atlanta, Georgia, at 2:00 PM on March 27, 2014.**

Your rights may be affected by the Court's ruling on these pleadings. You should read these pleadings carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have any attorney, you may wish to consult one.) If you do not want the court to grant the relief sought in these pleadings or if you want the court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleading with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate stating when, how, and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk at least two business days before the hearing. The address of the Clerk's Office is: Clerk, U.S. Bankruptcy Court, Suite 1340, 75 Spring Street, S.W., Atlanta, Georgia 30303. You must also mail a copy of your response to the undersigned at the address stated below.

Dated: February 20, 2014

Michael Allain /s/
Michael Allain
Attorney for Debtor
GA Bar No. 698790
Robert J. Semrad & Associates
101 Marietta Street
Suite 3600
Atlanta, GA 30303
(678) 668-7160

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:	{	CHAPTER 13
	{	
Raymond Oscar Hudson,	{	CASE NO. 12-64604-JRS
Yahirah Caridad Hudson,	{	
	{	
DEBTORS.	{	

CERTIFICATE OF SERVICE

I hereby certify that I am more than 18 years of age and that I have this day served a copy of the within Motion to Ratify Use of Tax Refund upon the following by depositing a copy of the same in U.S. Mail with sufficient postage affixed thereon to ensure delivery:

Raymond O Hudson
Yahirah C Hudson
4276 Glenhaven Dr
Decatur, GA 30035

[See attached Creditor Mailing Matrix]

I further certify that, by agreement of parties, Adam M. Goodman, Standing Chapter 13 Trustee, was served via ECF

Dated: February 20, 2014

Michael Allain /s/
Michael Allain
Attorney for Debtor
GA Bar No. 698790
Robert J. Semrad & Associates
101 Marietta Street
Suite 3600
Atlanta, GA 30303
(678) 668-7160

American Express
Po Box 297871
Fort Lauderdale, FL 33329

Bank of America -Att: Bankrupt
Mail Stop # CA6-919-02-41
PO Box 5170
Simi Valley, CA 93062

Barclays Bank Delaware
125 S West St
Wilmington, DE 19801

Chase Bank
Po Box 15298
Wilmington, DE 19850

Citi (Office Depot)
P.O. Box 653095
Dallas, TX 75265

Citibank North America
Po Box 6497
Sioux Falls, SD 57117

Citibank, N.A.
PO Box 6403
Sioux Falls, SD 57117

Citimortgage Inc
Po Box 9438
Gaithersburg, MD 20898

Credit First N A
6275 Eastland Rd
Brookpark, OH 44142

Department of Justice, Tax Div
Civil Trial Section, Southern
PO Box 14198; Ben Franklin Sta
Washington, DC 20044

Dept. Store Nat'l Bank
911 Duke Blvd
Mason, OH 45040

Dept. Store Nat'l Bank (AMEX)
9111 Duke Blvd
Mason, OH 45040

GE Capital Retail Bank
Po Box 981439
El Paso, TX 79998

GE Capital Retail Bank
Po Box 981400
El Paso, TX 79998

GE Capital Retail Bank
Po Box 984100
El Paso, TX 79998

GE Capital Retail Bank
PO Box 1389
Copperas Cove, TX 76522

Georgia Department of Revenue
Bankruptcy Unit
1800 Century Blvd Suite 17200
Atlanta, GA 30321

HSBC
1405 Foulk Road
Wilmington, DE 19808

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101

Internal Revenue Service
401 W Peachtree St. NW
Stop 334-D
Atlanta, GA 30308

LTD Financial Services
7322 Southwest Freeway
Suite 1600
Houston, TX 77074

Midland Funding
8875 Aero Dr Suite 200
San Diego, CA 92123

Navy Federal Credit Union
Po Box 3700
Merrifield, VA 22119

Office of the Attorney General
40 Capitol Square, SW
Atlanta, GA 30334

Prolific Air Systems
4276 Glenhaven Drive
Decatur, GA 30035

RBS Citizens, NA
480 Jefferson Blvd
Warwick, RI 02886

Special Assistant U.S. Attorne
401 W. Peachtree Street, NW
STOP 1000-D, Suite 600
Atlanta, GA 30308

Target National Bank
Po Box 673
Minneapolis, MN 55440

United States Attorney's Office
75 Spring Street, S.W.
Suite 600 U.S. Courthouse
Atlanta, GA 30303-3309

Webbank
1 Dell Way
Round Rock, TX 78682

Wold Financial. Net. Nat. Bank
101 Crossway Park West
Woodbury, NY 11797

Wold Financial. Net. Nat. Bank
Po Box 182121
Columbus, OH 43218-2121

Wold Financial. Net. Nat. Bank
Po Box 182789
Columbus, OH 43218

Wold Financial. Net. Nat. Bank
Po Box 182273
Columbus, OH 43218

Wold Financial. Net. Nat. Bank
995 W 122nd Ave
Westminster, CO 80234